

SERFF Tracking Number: ARKS-125617652 State: Arkansas
First Filing Company: 10855 - CYPRESS INSURANCE COMPANY, ... State Tracking Number: #196683 \$50
Company Tracking Number: AR-CF-052108-BHHC-F1
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commerical Property
Project Name/Number: /

Filing at a Glance

Companies: 10855 - CYPRESS INSURANCE COMPANY, 20044 - CORNHUSKER CASUALTY COMPANY
Product Name: Commerical Property SERFF Tr Num: ARKS-125617652 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: #196683 \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: AR-CF-052108-BHHC-F1 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Disposition Date: 04/25/2008
Date Submitted: 04/21/2008 Disposition Status: Approved
Effective Date Requested (New): 05/21/2008 Effective Date (New): 05/21/2008
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 04/25/2008
State Status Changed: 04/25/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

Company and Contact

Filing Contact Information

NA NA, NA@NA.com
NA (123) 555-4567 [Phone]

SERFF Tracking Number: ARKS-125617652 State: Arkansas
First Filing Company: 10855 - CYPRESS INSURANCE COMPANY, ... State Tracking Number: #196683 \$50
Company Tracking Number: AR-CF-052108-BHHC-FI
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commerical Property
Project Name/Number: /

NA, AR 00000

Filing Company Information

10855 - CYPRESS INSURANCE COMPANY	CoCode: 10855	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	

20044 - CORNHUSKER CASUALTY COMPANY	CoCode: 20044	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	

<i>SERFF Tracking Number:</i>	<i>ARKS-125617652</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>10855 - CYPRESS INSURANCE COMPANY, ...</i>	<i>State Tracking Number:</i>	<i>#196683 \$50</i>
<i>Company Tracking Number:</i>	<i>AR-CF-052108-BHHC-F1</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commerical Property</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number: *ARKS-125617652* *State:* *Arkansas*
First Filing Company: *10855 - CYPRESS INSURANCE COMPANY, ...* *State Tracking Number:* *#196683 \$50*
Company Tracking Number: *AR-CF-052108-BHHC-F1*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *Commerical Property*
Project Name/Number: */*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/25/2008	04/25/2008

SERFF Tracking Number: ARKS-125617652 State: Arkansas
First Filing Company: 10855 - CYPRESS INSURANCE COMPANY, ... State Tracking Number: #196683 \$50
Company Tracking Number: AR-CF-052108-BHHC-F1
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commerical Property
Project Name/Number: /

Disposition

Disposition Date: 04/25/2008
Effective Date (New): 05/21/2008
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: *ARKS-125617652* *State:* *Arkansas*
First Filing Company: *10855 - CYPRESS INSURANCE COMPANY, ...* *State Tracking Number:* *#196683 \$50*
Company Tracking Number: *AR-CF-052108-BHHC-F1*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*

Product Name: *Commerical Property*
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-125617652		Yes

<i>SERFF Tracking Number:</i>	<i>ARKS-125617652</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>10855 - CYPRESS INSURANCE COMPANY, ...</i>	<i>State Tracking Number:</i>	<i>#196683 \$50</i>
<i>Company Tracking Number:</i>	<i>AR-CF-052108-BHHC-F1</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commerical Property</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name:	ARKS-125617652	04/25/2008
Comments:		
Attachments:		
ARKS-125617652 1.pdf		
ARKS-125617652 2.pdf		
ARKS-125617652 3.pdf		

CR



Berkshire Hathaway Homestate Companies

Redwood Fire and Casualty Insurance Company
Cornhusker Casualty Company
Brookwood Insurance Company

Continental Divide Insurance Company
Oak River Insurance Company
Cypress Insurance Company

April 18, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904

CH#196683

\$50

ARHS-125617652

Subject: Cornhusker Casualty Company and Cypress Insurance Company
Form Filing
Commercial Property Endorsements
NAIC #s: 031-20044, 031-10855
Company Filing #: AR-CF-052108-BHHC-F1
Effective Date: May 21, 2008

RECEIVED

APR 21 2008

**PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT**

Dear Commissioner Bowman:

Cornhusker Casualty Company and Cypress Insurance Company hereby propose to file three optional endorsements for Commercial Property coverages in Arkansas. We hereby propose the following effective date rule:

"The endorsements apply to policies effective on or after May 21, 2008."

If we do not receive approval by May 21, 2008, an amended effective date will be selected upon approval.

The Companies have been granted authority to transact insurance in Arkansas. As an ISO subscriber, we have given ISO authority to file on our behalf. The endorsements in this filing are in regards to Commercial Property coverage and are intended to supplement any forms and endorsements already in place. If you have any questions, please call me at (800) 488-2930. We have attached an extra copy of this filing, together with a postage prepaid and self-addressed return envelope. Upon approval, please file, stamp, and return the extra copy to complete our records.

Sincerely,

Diane M. Pokorny
Regulatory Analyst
dpokorny@bh-hc.com

Approved until withdrawn
or revoked

APR 25 2008

Arkansas Insurance Department

By:

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

Approved until withdrawn or revoked

APR 25 2008

Arkansas Insurance Department

By: *LR*

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business

Renewal Business

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

3. Group Name	Berkshire Hathaway Homestate Companies				Group NAIC #	0031
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Cornhusker Casualty Company	NE	20044	47-0529945	<div style="text-align: center;"> RECEIVED APR 21 2008 PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT </div>		
Cypress Insurance Company	CA	10855	95-60119			

5. Company Tracking Number AR-CF-052108-BHHC-F1

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Diane Pokorny 9290 W. Dodge Road Ste. 300 Omaha, NE 68114	Regulatory Analyst	800-488-2930	402-393-7619	dpokorny@bh-hc.com

7. Signature of authorized filer *Diane M. Pokorny*

8. Please print name of authorized filer Diane M. Pokorny

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	01.0
10. Sub-Type of Insurance (Sub-TOI)	01.0001
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Commercial Property
13. Filing Type CF	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 05/21/08 Renewal:

EXPLANATORY MEMORANDUM
(AR-CF-052108-BHHC-F1)

Cornhusker Casualty Company and Cypress Insurance Company hereby propose to file three optional endorsements for Commercial Property coverages in Arkansas. This filing represents an independent program of the companies.

Effective Date

We hereby propose the following effective date rule:

“The endorsements apply to policies effective on or after May 21, 2008.”

If we do not receive approval by May 21, 2008, an amended effective date will be selected upon approval.

Property Extensions (CPM 0002 04 08) replaces (CPM 0002 02 08)

We are changing the Extra Expense to \$50,000 from \$25,000. A side-by-side comparison is attached.

Golf Course Endorsement (CPM 0005 03 08) replaces (CPM 0005 04 02)

The above form modifies insurance provided under the Building and Personal Property Coverage Form and Property Plus Extension. A side-by-side comparison is attached.

Amendment of Limits (CPM 0030 07 08) replaces (CPM 0030 04 05)

The above form modifies insurance provided under the Building and Personal Property Coverage Form, Property Extension Endorsement, and Property Plus Extension Endorsement. A side-by-side comparison is attached.

As an ISO subscriber, we have given ISO authority to file forms on our behalf. Since this filing is intended to supplement any ISO or company program already in place, we will use the endorsements in this filing together with the approved ISO forms.

Person to Contact

If there are questions about this filing or any of its attachments, please call Diane Pokorny at (800) 488-2930. A duplicate copy of this filing is enclosed, along with a postage prepaid and self-addressed return envelope. Upon approval, please file, stamp, and return the extra copy to complete our records.

- B.** Paragraph 5.b. Personal Effects and Property of Others of SECTION A. COVERAGE is replaced by the following:

b. Personal Effects and Property of Others

The insurance that applies to Your Business Personal Property is extended to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control,

The most we will pay for loss or damage for paragraphs (1) and (2) under this Extension is \$25,000 at each described premises, but not more than \$2,500 to any one person in any one loss. This is subject to the deductible applicable in this endorsement. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

- (3) Damages you are legally liable to pay because of loss or destruction of or damage to property belonging to your guests or located in guest rooms while not in your care, custody or control

The most we will pay for loss or damage for paragraph (3) under this Extension is \$25,000 at each described premises, but not more than \$1,000 to any one person in any one loss. This is subject to the deductible applicable in this endorsement.

- C.** Paragraph 5.c. Valuable Papers and Records - Cost of Research of SECTION A. COVERAGE provides coverage of \$2,500. We will pay at each described premises up to an additional \$22,500 subject to the deductible applicable to this endorsement.
- D.** Paragraph 5.d. Property Off-Premises of SECTION A. COVERAGE provides coverage of \$10,000. We will pay up to an additional \$5,000 for loss or damage subject to the deductible applicable in this endorsement.
- E.** Paragraph 5.e. Outdoor Property of SECTION A. COVERAGE provides coverage of \$1,000 for loss or damage to trees, shrubs or plants, but no more than \$250 for any one tree, shrub or plant. We will

pay up to \$5,000 for loss or damage to trees, shrubs or plants, but no more than \$500 for any one tree, shrub or plant. This extension is subject to the deductible applicable in this endorsement.

- F.** The following extensions are added to Paragraph 5. Coverage Extensions of SECTION A. COVERAGE:

g. Money and Securities

- (1) We will pay for loss of money and securities used in your business while at a bank savings institution, at the described premises or in transit between any of these places, resulting directly from:
 - (a) Theft, meaning any act of stealing;
 - (b) Disappearance; or
 - (c) Destruction.
- (2) In addition to the Limitations and Exclusions applicable to personal property coverage, we will not pay for loss:
 - (a) Resulting from accounting or arithmetical errors or omissions;
 - (b) Due to the giving or surrendering of property in any exchange or purchase; or
 - (c) Of property contained in any money-oriented device unless the amount of money deposited in it is recorded by a continuous recording instrument in the device.
- (3) The most we will pay for loss in any one occurrence is:
 - (a) \$10,000 Inside the Premises for money and securities while:
 - (i) In or on the described premises; or
 - (ii) Within a bank or savings institution; and
 - (b) \$10,000 Outside the Premises for money and securities while anywhere else.

- (4) We will not pay for loss of money and securities in any one occurrence until the amount of loss exceeds the deductible applicable in this endorsement.
- (5) All loss:
 - (a) Caused by one or more persons; or
 - (b) Involving a single act or series of related acts;
 is considered one occurrence.
- (6) You must keep records of all money and securities so we can verify the amount of any loss or damage.
- (7) In the event of loss or damage we will determine the values as follows:
 - (a) Money at its face value; and
 - (b) Securities at their face value at the close of business on the day the loss is discovered.

h. Property of Others Off-Premises

This insurance applies to damage arising from your negligence which results in direct physical loss to property of others in your care, custody or control away from the described premises. This insurance also applies to damage resulting in direct physical loss to property of others on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing "operations", provided the damage arises out of negligence in the performance of such "operations". This extension of coverage is subject to the following:

- (1) The most we will pay for loss or damage under this extension of coverage is a maximum of \$1,000 for any one occurrence and \$10,000 in the aggregate;
- (2) This coverage extension does not apply to reimbursement for your labor costs to restore, repair or replace the damaged property;
- (3) Reimbursement for the cost of all parts and materials used to restore, repair or replace the damaged property shall be made at your cost;

- (4) This coverage extension shall only apply to the extent of your legal liability to the owner of the damaged property ; and
- (5) This coverage extension does not apply to damage to your work or to your product.

Our payment for loss or damage property of others will only be for the account of the owner of the property. We may pay any part or all of your deductible amount to effect settlement of any claim and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible which has been paid by us.

We will not pay for loss of property of others in your care, custody or control off premises in any one occurrence until the amount of loss exceeds a \$250 deductible.

i. Employee Dishonesty

- (1) We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:
 - (a) Cause you to sustain loss or damage; and also
 - (b) Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions, or other employee benefits earned in the normal course of employment) for:
 - (i) Any employee; or
 - (ii) Any other person or organization.
- (2) We will not pay for loss or damage:
 - (a) Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.
 - (b) The only proof of which as to its existence or amounts is:

- (i) An inventory computation;
or
 - (ii) A profit and loss
computation.
 - (3) The most we will pay for loss or damage
in any one occurrence is \$10,000.
 - (4) All loss or damage:
 - (a) Caused by one or more persons; or
 - (b) Involving a single act or series of
related acts;

is considered one occurrence.
 - (5) We will pay only for loss or damage you
sustain through acts committed or events
occurring during the Policy Period.
Regardless of the number of years this
policy remains in force or the number of
premiums paid, no Limit of Insurance
cumulates from year to year or period to
period.
 - (6) This coverage extension does not
apply to any employee immediately
upon discovery by:
 - (a) You; or
 - (b) Any of your partners,
officers, or directors not in
collusion with the employee;

of any dishonest act committed by
that employee before or after being
hired by you.
 - (7) We will pay only for covered loss
or damage discovered no later than
one year from the end of the Policy
Period.
 - (8) If you sustained loss or damage
during the period of any prior
insurance that you could have
recovered under that insurance
except that the time within which
to discover loss or damage had
expired, we will pay for it under
this coverage extension, provided:
 - (a) This coverage extension
became effective at the time
of cancellation or
 - termination of the prior
insurance; and
 - (b) The loss or damage would
have been covered by this
coverage extension had it
been in effect when the acts
or events causing the loss or
damage were committed or
occurred.
 - (9) The insurance under paragraph (8)
above is part of, not in addition to,
the Limit of Insurance applying to
this coverage extension and is
limited to the lesser of the amount
recoverable under:
 - (a) This coverage extension as
of its effective date; or
 - (b) The prior insurance had it
remained in effect.
- j. Extra Expense**
- (1) We will pay any necessary Extra
Expense you incur during the "period of
restoration" incurred as a result of direct
physical loss or damage to property at
the described premises. The loss or
damage must be caused by or result from
a Covered Cause of Loss. With respect
to loss of or damage to personal property
in the open (or in a vehicle) the
described premises include the area
within 100 feet of the site at which the
described premises are located.
 - a. Extra Expense means expense
incurred:
 - 1. To avoid or minimize the
"suspension" of business and
to continue operations:
 - (a) At the described premises;
or
 - (b) At replacement premises
or at temporary locations,
including relocation
expenses, and costs to
temporarily equip and
operate the replacement or
temporary locations
during the "period of
restoration", not to exceed

12 consecutive months
after the date of direct
physical loss or damage.

2. To minimize the "suspension" of
business if you cannot continue
"operations".

3. To:

- (a) Repair or replace any
property; or
- (b) Research, replace or restore
the lost information on
damaged valuable papers and
records;

to the extent it reduces the amount
of loss that otherwise would have
been payable under this Additional
Coverage.

- b. The most we will pay for this coverage is
\$50,000. We will only pay for Extra
Expense that occurs within 12
consecutive months after the date of
direct physical loss or damage.

- c. With respect to the requirements set
forth above in paragraphs 1. and 2., if
you occupy only part of the site at which
the described premises are located, your
premises means:

- 1. The portion of the building which
you rent, lease or occupy; and
- 2. Any area within the building or on the
site at which the described premises
are located, if the area services, or is
used to gain access to, the described
premises.

G. Special Coverages

The following Special Coverages are added to the
Building and Personal Property Coverage Form.
These Special Coverages are subject to all of the
terms, conditions, exclusions and deductibles
applicable to this policy, except where otherwise
provided herein. Each of these Special Coverages
is additional insurance. The Coinsurance
condition does not apply to these Special
Coverages.

1. Accounts Receivable

- a. We will pay for losses that result from
Covered Causes of Loss to your records
of accounts receivable as described
below:

- (1) All amounts due from your
customers that you are unable to
collect as a consequence of the
Covered Cause of Loss;
- (2) Interest charges on any loan
required to offset amounts you are
unable to collect pending our
payment of these amounts;
- (3) Collection expenses in excess of
your normal collection expenses
that are made necessary by the
"loss"; and
- (4) Other reasonable expenses that you
incur to re-establish your records of
accounts receivable.

- b. The most we will pay in any one
occurrence for this Special Coverage is
\$25,000.

2. Ordinance or Law Coverage

- a. If a Covered Cause of Loss occurs to
covered building property, we will pay:

- (1) The increased cost to repair,
rebuild or construct the property
caused by enforcement of building,
zoning or land use ordinance or
law. If the property is repaired or
rebuilt, it must be intended for
similar occupancy to the current
property, unless otherwise required
by zoning or land use ordinance or
law; and
- (2) The cost to demolish and clear the
site of undamaged parts of the
property caused by enforcement of
the building, zoning or land use
ordinance or law;

provided that the ordinance or law is in
force at the time of the loss.

- b. For this Special Coverage, we will pay
the lesser of:

- (1) 25% of actual cash value of the covered building property or 25% of replacement value of the covered building property whichever is applicable; or
 - (2) 25% of the applicable limit of insurance for the covered building property; or
 - (3) Up to \$25,000 under part a.(1) above and up to \$25,000 under part a.(2) above.
- c. We will not pay under this endorsement for:
- (1) The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".
 - (2) The increased costs associated with the enforcement of any ordinance or law regulating air or water quality or air, water or land pollution.
- d. We will not pay for increased construction costs under this endorsement:
- (1) Until the property is actually repaired or replaced, at the same premises of elsewhere; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 2 years. We may extend this period in writing during the 2 years.
- e. Exclusion B.1.a. of the Causes of Loss - Special Form does not apply to this coverage.

3. Temperature-Humidity Changes

- a. We will pay for loss of or damage to "stock" at the premises described in the Declarations caused by or resulting from:
 - (1) mechanical or electrical breakdown of heating, cooling or humidity

control equipment which is owned or used by you; or

- (2) a power failure beyond your control which causes a change in temperature or humidity.

- b. We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

- c. The most we will pay for loss or damage in any one occurrence is \$5,000.

- d. Exclusions B.1.e. and B.2.d.(7) of the Causes of Loss - Special Form do not apply to this special coverage.

4. Electronic Data Processing Equipment Coverage

- a. We will pay for loss or damage to your Electronic Data Processing Equipment and Electronic Data Processing Media which you own, lease, or rent from others or for which you are legally responsible.
- b. We will pay for loss or damage resulting from or caused by:
 - (1) Short circuit, blowout or other electrical damage or disturbance (except interruption of power supply, power surge, blackout or brown-out if the cause of such occurrence took place more than 100 feet from the insureds location as shown in the policy).
 - (2) Electrical or magnetic injury, disturbance, or erasure of electrical recordings except if damage occurs outside the insureds location or if there is a change in the insured's electrical power supply, such as interruption, power surge or brownout, which originates more than 100 feet from the insureds location as shown in the policy.
- c. The most we will pay for loss to hardware in any one occurrence is \$25,000. The most we will pay for loss to software in any one occurrence is \$5,000.

- d. We will not pay for loss or damage resulting from:

- (1) Loss to property loaned, leased or rented to others while away from the premises listed in the Declarations.
- (2) Data or media which cannot be replaced with others of the same kind and quality.
- (3) Accounts, bills, evidences of debt, valuable papers, records, abstracts, deeds, manuscripts or other documents. But we will cover such property when it is converted to data form and then only in that form.
- (4) Error or omission in machine programming or incorrect instruction to a machine.

- e. Exclusions B.2.a. and B.2.d.(6) of the Causes of Loss - Special Form do not apply to this special coverage.

- f. "Electronic Data Processing Equipment" means data processing systems, component parts and related peripheral equipment including air conditioning and fire protection equipment used solely for data processing operations. Electronic Data Processing Equipment does not include electronic systems that control production machinery nor the production machinery itself.

- g. "Electronic Data Processing Media" means punch cards, tapes, discs, drums, cells or other magnetic recording or storage devices, including the information recorded on the media. It also includes the original source material used to enter data and/or programs.

5. Awnings, Canopies, Pumps and Lights

- a. We will pay for loss or damage that results from a Covered Cause of Loss to awnings, canopies, pumps and lights unattached to buildings at the premises described in the Declarations.
- b. The most we will pay for loss or damage in any one occurrence under this Special Coverage is \$25,000.

6. Contamination of Petroleum Products

- a. We will pay for loss or damage that results from contamination by surface water of petroleum products stored in storage tanks at the premises described in the Declarations.
- b. The most we will pay for loss or damage in any one occurrence under this Special Coverage is \$5,000.

7. Food Contamination

We will pay:

- a. Your cost to clean your equipment per local Board of Health requirements;
- b. Your cost to replace consumable goods declared contaminated by the local Board of Health;
- c. Necessary medical tests and vaccines for affected employees as required by the Board of Health or other governmental body; and
- d. Reimbursement you paid to infected patrons for doctor's care, hospitalization and necessary blood work.

H. SECTION C. LIMITS OF INSURANCE: We will pay up to \$10,000 in aggregate for outdoor signs attached and unattached to buildings at the described premises, subject to the deductible applicable in this endorsement.

II. The following modifications are made to the Causes of Loss - Special Form, CP 10 30:

A. The following is added to SECTION E. ADDITIONAL COVERAGE EXTENSIONS:

- 4. Sewer Back Up.** We will pay for the loss or damage caused by or resulting from water that backs up from a sewer or drain. We will not pay for the cost to repair any defect of a sewer or drain system from which water backs up. The most we will pay is \$2,500 during the policy period, subject to a \$2,500 limit in any one occurrence. This amount is subject to the deductible applicable in this endorsement.

B. Item E. Additional Coverage Extensions, paragraph 1.c. Property In Transit is amended as follows:

- c. The most we will pay for loss or damage under this Extension is \$10,000. This extension does not apply, however, to contractor's tools and equipment.

III. The following provisions are applicable to all coverage modifications made by this endorsement unless a modification expressly states otherwise.

A. Excess Insurance

The extended coverage provided by this endorsement is excess over any other valid and collectible insurance.

B. Deductible

One deductible of \$500 applies to all coverage extensions on this endorsement unless specifically indicated otherwise on this endorsement.

We will not pay for loss or damage in any one occurrence until the amount of loss exceeds \$500. We will then pay the amount of loss in excess of the deductible up to the limit stated in that particular coverage extension.

This \$500 deductible is in addition to the deductible shown in the Declarations. This deductible will not be used to satisfy the requirements of the deductible shown in the Declarations.

If one occurrence causes losses covered by more than one of the coverage extensions under this endorsement, only one deductible will apply to the coverage extensions under this endorsement. The deductible that will apply is the highest deductible under any one of the coverage extensions, with a maximum deductible of \$1,000.

C. Additional Definitions

The following definition is applicable for purposes of this endorsement only.

- 1. "Communicable disease" is defined as bacterial microorganism transmitted through human contact to food.
- 2. "Food contamination" means the occurrence of food poisoning or suspected food poisoning of one or more of your patrons, including food contamination resulting from tainted food

purchased by you or "communicable disease" transmitted by one or more of your employees.

3. "Money" means:

- a. Currency, coins, and bank notes in current use and having a face value; and
- b. Travelers checks, register checks, and money orders held for sale to the public.

4. "Period of Restoration" means the period of time that:

- a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and
- b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (2) Requires an insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

5. "Operations" means your business activities occurring at any location scheduled in the Declarations.

6. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

7. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY EXTENSIONS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM
BUSINESS INCOME (WITH EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

- I. The following modifications are made to the Building and Personal Property Coverage Form, CP 00 10.

- A. The following are added to Paragraph 4. Additional Coverages of SECTION A. COVERAGE:

f. Arson Reward

When fire by arson damages Covered Property, we will pay up to a \$5,000 reward to any person or persons who provide information leading to an arson conviction. This Limit of Insurance applies per occurrence regardless of the number of persons providing information or the number of persons convicted. If more than one person provides such information, the \$5,000 reward shall be split among the qualifying persons.

No deductible applies to this Additional Coverage.

g. Lock Replacement

We will pay your expense to repair or replace the exterior or interior door locks of Covered Property if it is necessary because:

- (1) Your keys were stolen in a covered theft loss; or
- (2) Your property was damaged and your keys were stolen by the burglars.

The most we will pay in any one occurrence for this Additional Coverage is \$500.

No deductible applies to this Additional Coverage.

h. Fire Extinguisher Recharge

We will pay the expense you incur to recharge any Underwriters Laboratories (UL) listed hand-held or portable fire extinguisher, or any UL listed fixed fire extinguishing system using carbon dioxide or dry chemical agents. The discharge must have occurred:

- (1) In fighting a fire threatening covered property during the policy period; or

- (2) As the result of a Covered Cause of Loss.

The expense we will pay include only the following:

- (1) Reasonable shipping expense incurred, but only if incurred for the purpose of having the extinguisher(s) recharged; or
- (2) The amount actually charged by the fire extinguisher service company for recharging the extinguisher or replacing fusible links.

However, we will not pay more than:

- (1) \$50 per hand-held or portable fire extinguisher;
- (2) \$150 per fixed extinguishing system;
- (3) \$500 per occurrence, regardless of the number of extinguishers or extinguishing systems recharged.

No deductible applies to this Additional Coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY EXTENSIONS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM
BUSINESS INCOME (WITH EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

- I. The following modifications are made to the Building and Personal Property Coverage Form, CP 00 10.

- A. The following are added to Paragraph 4. Additional Coverages of SECTION A. COVERAGE:

f. Arson Reward

When fire by arson damages Covered Property, we will pay up to a \$5,000 reward to any person or persons who provide information leading to an arson conviction. This Limit of Insurance applies per occurrence regardless of the number of persons providing information or the number of persons convicted. If more than one person provides such information, the \$5,000 reward shall be split among the qualifying persons.

No deductible applies to this Additional Coverage.

g. Lock Replacement

We will pay your expense to repair or replace the exterior or interior door locks of Covered Property if it is necessary because:

- (1) Your keys were stolen in a covered theft loss; or
- (2) Your property was damaged and your keys were stolen by the burglars.

The most we will pay in any one occurrence for this Additional Coverage is \$500.

No deductible applies to this Additional Coverage.

h. Fire Extinguisher Recharge

We will pay the expense you incur to recharge any Underwriters Laboratories (UL) listed hand-held or portable fire extinguisher, or any UL listed fixed fire extinguishing system using carbon dioxide or dry chemical agents. The discharge must have occurred:

- (1) In fighting a fire threatening covered property during the policy period; or

- (2) As the result of a Covered Cause of Loss.

The expense we will pay include only the following:

- (1) Reasonable shipping expense incurred, but only if incurred for the purpose of having the extinguisher(s) recharged; or
- (2) The amount actually charged by the fire extinguisher service company for recharging the extinguisher or replacing fusible links.

However, we will not pay more than:

- (1) \$50 per hand-held or portable fire extinguisher;
- (2) \$150 per fixed extinguishing system;
- (3) \$500 per occurrence, regardless of the number of extinguishers or extinguishing systems recharged.

No deductible applies to this Additional Coverage.

B. Paragraph 5.b. Personal Effects and Property of Others of SECTION A. COVERAGE is replaced by the following:

b. Personal Effects and Property of Others

The insurance that applies to Your Business Personal Property is extended to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage for paragraphs (1) and (2) under this Extension is \$25,000 at each described premises, but not more than \$2,500 to any one person in any one loss. This is subject to the deductible applicable in this endorsement. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

- (3) Damages you are legally liable to pay because of loss or destruction of or damage to property belonging to your guests or located in guest rooms while not in your care, custody or control

The most we will pay for loss or damage for paragraph (3) under this Extension is \$25,000 at each described premises, but not more than \$1,000 to any one person in any one loss. This is subject to the deductible applicable in this endorsement.

C. Paragraph 5.c. Valuable Papers and Records - Cost of Research of SECTION A. COVERAGE provides coverage of \$2,500. We will pay at each described premises up to an additional \$22,500 subject to the deductible applicable to this endorsement.

D. Paragraph 5.d. Property Off-Premises of SECTION A. COVERAGE provides coverage of \$10,000. We will pay up to an additional \$5,000 for loss or damage subject to the deductible applicable in this endorsement.

E. Paragraph 5.e. Outdoor Property of SECTION A. COVERAGE provides coverage of \$1,000 for loss or damage to trees, shrubs or plants, but no more than \$250 for any one tree, shrub or plant. We will

pay up to \$5,000 for loss or damage to trees, shrubs or plants, but no more than \$500 for any one tree, shrub or plant. This extension is subject to the deductible applicable in this endorsement.

F. The following extensions are added to Paragraph 5. Coverage Extensions of SECTION A. COVERAGE:

g. Money and Securities

- (1) We will pay for loss of money and securities used in your business while at a bank savings institution, at the described premises or in transit between any of these places, resulting directly from:

- (a) Theft, meaning any act of stealing;
- (b) Disappearance; or
- (c) Destruction.

- (2) In addition to the Limitations and Exclusions applicable to personal property coverage, we will not pay for loss:

- (a) Resulting from accounting or arithmetical errors or omissions;
- (b) Due to the giving or surrendering of property in any exchange or purchase; or
- (c) Of property contained in any money-oriented device unless the amount of money deposited in it is recorded by a continuous recording instrument in the device.

- (3) The most we will pay for loss in any one occurrence is:

- (a) \$10,000 Inside the Premises for money and securities while:
 - (i) In or on the described premises; or
 - (ii) Within a bank or savings institution; and
- (b) \$10,000 Outside the Premises for money and securities while anywhere else.

B. Paragraph 5.b. Personal Effects and Property of Others of SECTION A. COVERAGE is replaced by the following:

b. Personal Effects and Property of Others

The insurance that applies to Your Business Personal Property is extended to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage for paragraphs (1) and (2) under this Extension is \$25,000 at each described premises, but not more than \$2,500 to any one person in any one loss. This is subject to the deductible applicable in this endorsement. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

- (3) Damages you are legally liable to pay because of loss or destruction of or damage to property belonging to your guests or located in guest rooms while not in your care, custody or control

The most we will pay for loss or damage for paragraph (3) under this Extension is \$25,000 at each described premises, but not more than \$1,000 to any one person in any one loss. This is subject to the deductible applicable in this endorsement.

C. Paragraph 5.c. Valuable Papers and Records - Cost of Research of SECTION A. COVERAGE provides coverage of \$2,500. We will pay at each described premises up to an additional \$22,500 subject to the deductible applicable to this endorsement.

D. Paragraph 5.d. Property Off-Premises of SECTION A. COVERAGE provides coverage of \$10,000. We will pay up to an additional \$5,000 for loss or damage subject to the deductible applicable in this endorsement.

E. Paragraph 5.e. Outdoor Property of SECTION A. COVERAGE provides coverage of \$1,000 for loss or damage to trees, shrubs or plants, but no more than \$250 for any one tree, shrub or plant. We will

pay up to \$5,000 for loss or damage to trees, shrubs or plants, but no more than \$500 for any one tree, shrub or plant. This extension is subject to the deductible applicable in this endorsement.

F. The following extensions are added to Paragraph 5. Coverage Extensions of SECTION A. COVERAGE:

g. Money and Securities

- (1) We will pay for loss of money and securities used in your business while at a bank savings institution, at the described premises or in transit between any of these places, resulting directly from:

- (a) Theft, meaning any act of stealing;
- (b) Disappearance; or
- (c) Destruction.

- (2) In addition to the Limitations and Exclusions applicable to personal property coverage, we will not pay for loss:

- (a) Resulting from accounting or arithmetical errors or omissions;
- (b) Due to the giving or surrendering of property in any exchange or purchase; or
- (c) Of property contained in any money-oriented device unless the amount of money deposited in it is recorded by a continuous recording instrument in the device.

- (3) The most we will pay for loss in any one occurrence is:

- (a) \$10,000 Inside the Premises for money and securities while:
 - (i) In or on the described premises; or
 - (ii) Within a bank or savings institution; and
- (b) \$10,000 Outside the Premises for money and securities while anywhere else.

- (4) We will not pay for loss of money and securities in any one occurrence until the amount of loss exceeds the deductible applicable in this endorsement.
- (5) All loss:
 - (a) Caused by one or more persons; or
 - (b) Involving a single act or series of related acts;
 is considered one occurrence.
- (6) You must keep records of all money and securities so we can verify the amount of any loss or damage.
- (7) In the event of loss or damage we will determine the values as follows:
 - (a) Money at its face value; and
 - (b) Securities at their face value at the close of business on the day the loss is discovered.

h. Property of Others Off-Premises

This insurance applies to damage arising from your negligence which results in direct physical loss to property of others in your care, custody or control away from the described premises. This insurance also applies to damage resulting in direct physical loss to property of others on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing "operations", provided the damage arises out of negligence in the performance of such "operations". This extension of coverage is subject to the following:

- (1) The most we will pay for loss or damage under this extension of coverage is a maximum of \$1,000 for any one occurrence and \$10,000 in the aggregate;
- (2) This coverage extension does not apply to reimbursement for your labor costs to restore, repair or replace the damaged property;
- (3) Reimbursement for the cost of all parts and materials used to restore, repair or replace the damaged property shall be made at your cost;

- (4) This coverage extension shall only apply to the extent of your legal liability to the owner of the damaged property; and
 - (5) This coverage extension does not apply to damage to your work or to your product.
- Our payment for loss or damage property of others will only be for the account of the owner of the property. We may pay any part or all of your deductible amount to effect settlement of any claim and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible which has been paid by us.
- We will not pay for loss of property of others in your care, custody or control off premises in any one occurrence until the amount of loss exceeds a \$250 deductible.

i. Employee Dishonesty

- (1) We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:
 - (a) Cause you to sustain loss or damage; and also
 - (b) Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions, or other employee benefits earned in the normal course of employment) for:
 - (i) Any employee; or
 - (ii) Any other person or organization.
- (2) We will not pay for loss or damage:
 - (a) Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.
 - (b) The only proof of which as to its existence or amounts is:

- (4) We will not pay for loss of money and securities in any one occurrence until the amount of loss exceeds the deductible applicable in this endorsement.
- (5) All loss:
 - (a) Caused by one or more persons; or
 - (b) Involving a single act or series of related acts;
 is considered one occurrence.
- (6) You must keep records of all money and securities so we can verify the amount of any loss or damage.
- (7) In the event of loss or damage we will determine the values as follows:
 - (a) Money at its face value; and
 - (b) Securities at their face value at the close of business on the day the loss is discovered.

h. Property of Others Off-Premises

This insurance applies to damage arising from your negligence which results in direct physical loss to property of others in your care, custody or control away from the described premises. This insurance also applies to damage resulting in direct physical loss to property of others on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing "operations", provided the damage arises out of negligence in the performance of such "operations". This extension of coverage is subject to the following:

- (1) The most we will pay for loss or damage under this extension of coverage is a maximum of \$1,000 for any one occurrence and \$10,000 in the aggregate;
- (2) This coverage extension does not apply to reimbursement for your labor costs to restore, repair or replace the damaged property;
- (3) Reimbursement for the cost of all parts and materials used to restore, repair or replace the damaged property shall be made at your cost;

- (4) This coverage extension shall only apply to the extent of your legal liability to the owner of the damaged property; and
 - (5) This coverage extension does not apply to damage to your work or to your product.
- Our payment for loss or damage property of others will only be for the account of the owner of the property. We may pay any part or all of your deductible amount to effect settlement of any claim and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible which has been paid by us.
- We will not pay for loss of property of others in your care, custody or control off premises in any one occurrence until the amount of loss exceeds a \$250 deductible.

i. Employee Dishonesty

- (1) We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:
 - (a) Cause you to sustain loss or damage; and also
 - (b) Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions, or other employee benefits earned in the normal course of employment) for:
 - (i) Any employee; or
 - (ii) Any other person or organization.
- (2) We will not pay for loss or damage:
 - (a) Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.
 - (b) The only proof of which as to its existence or amounts is:

- (i) An inventory computation; or
 - (ii) A profit and loss computation.
- (3) The most we will pay for loss or damage in any one occurrence is \$10,000.
- (4) All loss or damage:
- (a) Caused by one or more persons; or
 - (b) Involving a single act or series of related acts;
- is considered one occurrence.

(5) We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period. Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

(6) This coverage extension does not apply to any employee immediately upon discovery by:

- (a) You; or
- (b) Any of your partners, officers, or directors not in collusion with the employee;

of any dishonest act committed by that employee before or after being hired by you.

(7) We will pay only for covered loss or damage discovered no later than one year from the end of the Policy Period.

(8) If you sustained loss or damage during the period of any prior insurance that you could have recovered under that insurance except that the time within which to discover loss or damage had expired, we will pay for it under this coverage extension, provided:

- (a) This coverage extension became effective at the time of cancellation or

termination of the prior insurance; and

(b) The loss or damage would have been covered by this coverage extension had it been in effect when the acts or events causing the loss or damage were committed or occurred.

(9) The insurance under paragraph (8) above is part of, not in addition to, the Limit of Insurance applying to this coverage extension and is limited to the lesser of the amount recoverable under:

- (a) This coverage extension as of its effective date; or
- (b) The prior insurance had it remained in effect.

j. Extra Expense

(1) We will pay any necessary Extra Expense you incur during the "period of restoration" incurred as a result of direct physical loss or damage to property at the described premises. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open (or in a vehicle) the described premises include the area within 100 feet of the site at which the described premises are located.

a. Extra Expense means expense incurred:

1. To avoid or minimize the "suspension" of business and to continue operations:

- (a) At the described premises; or
- (b) At replacement premises or at temporary locations, including relocation expenses, and costs to temporarily equip and operate the replacement or temporary locations during the "period of restoration", not to exceed

- (i) An inventory computation; or
 - (ii) A profit and loss computation.
- (3) The most we will pay for loss or damage in any one occurrence is \$10,000.
- (4) All loss or damage:
- (a) Caused by one or more persons; or
 - (b) Involving a single act or series of related acts;
- is considered one occurrence.

(5) We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period. Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

(6) This coverage extension does not apply to any employee immediately upon discovery by:

- (a) You; or
- (b) Any of your partners, officers, or directors not in collusion with the employee;

of any dishonest act committed by that employee before or after being hired by you.

(7) We will pay only for covered loss or damage discovered no later than one year from the end of the Policy Period.

(8) If you sustained loss or damage during the period of any prior insurance that you could have recovered under that insurance except that the time within which to discover loss or damage had expired, we will pay for it under this coverage extension, provided:

- (a) This coverage extension became effective at the time of cancellation or

termination of the prior insurance; and

(b) The loss or damage would have been covered by this coverage extension had it been in effect when the acts or events causing the loss or damage were committed or occurred.

(9) The insurance under paragraph (8) above is part of, not in addition to, the Limit of Insurance applying to this coverage extension and is limited to the lesser of the amount recoverable under:

- (a) This coverage extension as of its effective date; or
- (b) The prior insurance had it remained in effect.

j. Extra Expense

(1) We will pay any necessary Extra Expense you incur during the "period of restoration" incurred as a result of direct physical loss or damage to property at the described premises. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open (or in a vehicle) the described premises include the area within 100 feet of the site at which the described premises are located.

a. Extra Expense means expense incurred:

1. To avoid or minimize the "suspension" of business and to continue operations:

- (a) At the described premises; or
- (b) At replacement premises or at temporary locations, including relocation expenses, and costs to temporarily equip and operate the replacement or temporary locations during the "period of restoration", not to exceed

12 consecutive months
after the date of direct
physical loss or damage.

2. To minimize the "suspension" of
business if you cannot continue
"operations".

3. To:

(a) Repair or replace any
property; or

(b) Research, replace or restore
the lost information on
damaged valuable papers and
records;

to the extent it reduces the amount
of loss that otherwise would have
been payable under this Additional
Coverage.

b. The most we will pay for this coverage is
\$25,000. We will only pay for Extra
Expense that occurs within 12
consecutive months after the date of
direct physical loss or damage.

c. With respect to the requirements set
forth above in paragraphs 1. and 2., if
you occupy only part of the site at which
the described premises are located, your
premises means:

1. The portion of the building which
you rent, lease or occupy; and

2. Any area within the building or on the
site at which the described premises
are located, if the area services, or is
used to gain access to, the described
premises.

G. Special Coverages

The following Special Coverages are added to the
Building and Personal Property Coverage Form.
These Special Coverages are subject to all of the
terms, conditions, exclusions and deductibles
applicable to this policy, except where otherwise
provided herein. Each of these Special Coverages
is additional insurance. The Coinsurance
condition does not apply to these Special
Coverages.

1. Accounts Receivable

a. We will pay for losses that result from
Covered Causes of Loss to your records
of accounts receivable as described
below:

(1) All amounts due from your
customers that you are unable to
collect as a consequence of the
Covered Cause of Loss;

(2) Interest charges on any loan
required to offset amounts you are
unable to collect pending our
payment of these amounts;

(3) Collection expenses in excess of
your normal collection expenses
that are made necessary by the
"loss"; and

(4) Other reasonable expenses that you
incur to re-establish your records of
accounts receivable.

b. The most we will pay in any one
occurrence for this Special Coverage is
\$25,000.

2. Ordinance or Law Coverage

a. If a Covered Cause of Loss occurs to
covered building property, we will pay:

(1) The increased cost to repair,
rebuild or construct the property
caused by enforcement of building,
zoning or land use ordinance or
law. If the property is repaired or
rebuilt, it must be intended for
similar occupancy to the current
property, unless otherwise required
by zoning or land use ordinance or
law; and

(2) The cost to demolish and clear the
site of undamaged parts of the
property caused by enforcement of
the building, zoning or land use
ordinance or law;

provided that the ordinance or law is in
force at the time of the loss.

b. For this Special Coverage, we will pay
the lesser of:

12 consecutive months
after the date of direct
physical loss or damage.

2. To minimize the "suspension" of
business if you cannot continue
"operations".

3. To:

(a) Repair or replace any
property; or

(b) Research, replace or restore
the lost information on
damaged valuable papers and
records;

to the extent it reduces the amount
of loss that otherwise would have
been payable under this Additional
Coverage.

b. The most we will pay for this coverage is
\$50,000. We will only pay for Extra
Expense that occurs within 12
consecutive months after the date of
direct physical loss or damage.

c. With respect to the requirements set
forth above in paragraphs 1. and 2., if
you occupy only part of the site at which
the described premises are located, your
premises means:

1. The portion of the building which
you rent, lease or occupy; and

2. Any area within the building or on the
site at which the described premises
are located, if the area services, or is
used to gain access to, the described
premises.

G. Special Coverages

The following Special Coverages are added to the
Building and Personal Property Coverage Form.
These Special Coverages are subject to all of the
terms, conditions, exclusions and deductibles
applicable to this policy, except where otherwise
provided herein. Each of these Special Coverages
is additional insurance. The Coinsurance
condition does not apply to these Special
Coverages.

1. Accounts Receivable

a. We will pay for losses that result from
Covered Causes of Loss to your records
of accounts receivable as described
below:

(1) All amounts due from your
customers that you are unable to
collect as a consequence of the
Covered Cause of Loss;

(2) Interest charges on any loan
required to offset amounts you are
unable to collect pending our
payment of these amounts;

(3) Collection expenses in excess of
your normal collection expenses
that are made necessary by the
"loss"; and

(4) Other reasonable expenses that you
incur to re-establish your records of
accounts receivable.

b. The most we will pay in any one
occurrence for this Special Coverage is
\$25,000.

2. Ordinance or Law Coverage

a. If a Covered Cause of Loss occurs to
covered building property, we will pay:

(1) The increased cost to repair,
rebuild or construct the property
caused by enforcement of building,
zoning or land use ordinance or
law. If the property is repaired or
rebuilt, it must be intended for
similar occupancy to the current
property, unless otherwise required
by zoning or land use ordinance or
law; and

(2) The cost to demolish and clear the
site of undamaged parts of the
property caused by enforcement of
the building, zoning or land use
ordinance or law;

provided that the ordinance or law is in
force at the time of the loss.

b. For this Special Coverage, we will pay
the lesser of:

- (1) 25% of actual cash value of the covered building property or 25% of replacement value of the covered building property whichever is applicable; or
- (2) 25% of the applicable limit of insurance for the covered building property; or
- (3) Up to \$25,000 under part a.(1) above and up to \$25,000 under part a.(2) above.

c. We will not pay under this endorsement for:

- (1) The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".
- (2) The increased costs associated with the enforcement of any ordinance or law regulating air or water quality or air, water or land pollution.

d. We will not pay for increased construction costs under this endorsement:

- (1) Until the property is actually repaired or replaced, at the same premises of elsewhere; and
- (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 2 years. We may extend this period in writing during the 2 years.

e. Exclusion B.1.a. of the Causes of Loss - Special Form does not apply to this coverage.

3. Temperature-Humidity Changes

- a. We will pay for loss of or damage to "stock" at the premises described in the Declarations caused by or resulting from:
 - (1) mechanical or electrical breakdown of heating, cooling or humidity

control equipment which is owned or used by you; or

- (2) a power failure beyond your control which causes a change in temperature or humidity.

b. We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

c. The most we will pay for loss or damage in any one occurrence is \$5,000.

d. Exclusions B.1.e. and B.2.d.(7) of the Causes of Loss - Special Form do not apply to this special coverage.

4. Electronic Data Processing Equipment Coverage

a. We will pay for loss or damage to your Electronic Data Processing Equipment and Electronic Data Processing Media which you own, lease, or rent from others or for which you are legally responsible.

b. We will pay for loss or damage resulting from or caused by:

- (1) Short circuit, blowout or other electrical damage or disturbance (except interruption of power supply, power surge, blackout or brown-out if the cause of such occurrence took place more than 100 feet from the insureds location as shown in the policy).

- (2) Electrical or magnetic injury, disturbance, or erasure of electrical recordings except if damage occurs outside the insureds location or if there is a change in the insured's electrical power supply, such as interruption, power surge or brownout, which originates more than 100 feet from the insureds location as shown in the policy.

c. The most we will pay for loss to hardware in any one occurrence is \$25,000. The most we will pay for loss to software in any one occurrence is \$5,000.

- (1) 25% of actual cash value of the covered building property or 25% of replacement value of the covered building property whichever is applicable; or

(2) 25% of the applicable limit of insurance for the covered building property; or

- (3) Up to \$25,000 under part a.(1) above and up to \$25,000 under part a.(2) above.

c. We will not pay under this endorsement for:

- (1) The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".

(2) The increased costs associated with the enforcement of any ordinance or law regulating air or water quality or air, water or land pollution.

d. We will not pay for increased construction costs under this endorsement:

- (1) Until the property is actually repaired or replaced, at the same premises of elsewhere; and
- (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 2 years. We may extend this period in writing during the 2 years.

e. Exclusion B.1.a. of the Causes of Loss - Special Form does not apply to this coverage.

3. Temperature-Humidity Changes

a. We will pay for loss of or damage to "stock" at the premises described in the Declarations caused by or resulting from:

- (1) mechanical or electrical breakdown of heating, cooling or humidity

control equipment which is owned or used by you; or

- (2) a power failure beyond your control which causes a change in temperature or humidity.

b. We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

c. The most we will pay for loss or damage in any one occurrence is \$5,000.

d. Exclusions B.1.e. and B.2.d.(7) of the Causes of Loss - Special Form do not apply to this special coverage.

4. Electronic Data Processing Equipment Coverage

a. We will pay for loss or damage to your Electronic Data Processing Equipment and Electronic Data Processing Media which you own, lease, or rent from others or for which you are legally responsible.

b. We will pay for loss or damage resulting from or caused by:

- (1) Short circuit, blowout or other electrical damage or disturbance (except interruption of power supply, power surge, blackout or brown-out if the cause of such occurrence took place more than 100 feet from the insureds location as shown in the policy).

- (2) Electrical or magnetic injury, disturbance, or erasure of electrical recordings except if damage occurs outside the insureds location or if there is a change in the insured's electrical power supply, such as interruption, power surge or brownout, which originates more than 100 feet from the insureds location as shown in the policy.

c. The most we will pay for loss to hardware in any one occurrence is \$25,000. The most we will pay for loss to software in any one occurrence is \$5,000.

B. Item E. Additional Coverage Extensions, paragraph 1.c. Property In Transit is amended as follows:

c. The most we will pay for loss or damage under this Extension is \$10,000. This extension does not apply, however, to contractor's tools and equipment.

III. The following provisions are applicable to all coverage modifications made by this endorsement unless a modification expressly states otherwise.

A. Excess Insurance

The extended coverage provided by this endorsement is excess over any other valid and collectible insurance.

B. Deductible

One deductible of \$500 applies to all coverage extensions on this endorsement unless specifically indicated otherwise on this endorsement.

We will not pay for loss or damage in any one occurrence until the amount of loss exceeds \$500. We will then pay the amount of loss in excess of the deductible up to the limit stated in that particular coverage extension.

This \$500 deductible is in addition to the deductible shown in the Declarations. This deductible will not be used to satisfy the requirements of the deductible shown in the Declarations.

If one occurrence causes losses covered by more than one of the coverage extensions under this endorsement, only one deductible will apply to the coverage extensions under this endorsement. The deductible that will apply is the highest deductible under any one of the coverage extensions, with a maximum deductible of \$1,000.

C. Additional Definitions

The following definition is applicable for purposes of this endorsement only.

1. "Communicable disease" is defined as bacterial microorganism transmitted through human contact to food.

2. "Food contamination" means the occurrence of food poisoning or suspected food poisoning of one or more of your patrons, including food contamination resulting from tainted food

purchased by you or "communicable disease" transmitted by one or more of your employees.

3. "Money" means:

a. Currency, coins, and bank notes in current use and having a face value; and

b. Travelers checks, register checks, and money orders held for sale to the public.

4. "Period of Restoration" means the period of time that:

a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and

b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

(1) Regulates the construction, use or repair, or requires the tearing down of any property; or

(2) Requires an insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

5. "Operations" means your business activities occurring at any location scheduled in the Declarations.

6. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

7. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

B. Item E. Additional Coverage Extensions, paragraph 1.c. Property In Transit is amended as follows:

c. The most we will pay for loss or damage under this Extension is \$10,000. This extension does not apply, however, to contractor's tools and equipment.

III. The following provisions are applicable to all coverage modifications made by this endorsement unless a modification expressly states otherwise.

A. Excess Insurance

The extended coverage provided by this endorsement is excess over any other valid and collectible insurance.

B. Deductible

One deductible of \$500 applies to all coverage extensions on this endorsement unless specifically indicated otherwise on this endorsement.

We will not pay for loss or damage in any one occurrence until the amount of loss exceeds \$500. We will then pay the amount of loss in excess of the deductible up to the limit stated in that particular coverage extension.

This \$500 deductible is in addition to the deductible shown in the Declarations. This deductible will not be used to satisfy the requirements of the deductible shown in the Declarations.

If one occurrence causes losses covered by more than one of the coverage extensions under this endorsement, only one deductible will apply to the coverage extensions under this endorsement. The deductible that will apply is the highest deductible under any one of the coverage extensions, with a maximum deductible of \$1,000.

C. Additional Definitions

The following definition is applicable for purposes of this endorsement only.

1. "Communicable disease" is defined as bacterial microorganism transmitted through human contact to food.

2. "Food contamination" means the occurrence of food poisoning or suspected food poisoning of one or more of your patrons, including food contamination resulting from tainted food

purchased by you or "communicable disease" transmitted by one or more of your employees.

3. "Money" means:

a. Currency, coins, and bank notes in current use and having a face value; and

b. Travelers checks, register checks, and money orders held for sale to the public.

4. "Period of Restoration" means the period of time that:

a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and

b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

(1) Regulates the construction, use or repair, or requires the tearing down of any property; or

(2) Requires an insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

5. "Operations" means your business activities occurring at any location scheduled in the Declarations.

6. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

7. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF COURSE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
PROPERTY PLUS EXTENSION

The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is modified as follows:

A. Paragraph 2. Property Not Covered, **SECTION A. COVERAGE** is amended as follows:

1. Item **d.** is replaced by the following:

d. Bridges, roadways, walks, patios or other paved surfaces.

But we will pay for direct physical loss of or damage to bridges designed and used exclusively for golf carts or golfers at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage under this exception is \$25,000 in any one occurrence.

2. Item **h.** is replaced by the following:

h. Land (including land on which the property is located), water, growing crops, or lawns.

But we will pay for direct physical loss of or damage to any "Tee Box", "Fairway", or "Green" at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage to any one "Tee Box", "Fairway" or "Green" is \$5,000 in any one occurrence but not more than \$30,000 in the aggregate.

3. Item **m.** is replaced by the following:

m. Underground pipes, flues, or drains.

But we will pay for the direct physical loss of or damage to inground landscape sprinkler systems and related equipment including any underground wiring at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage under this exception is \$25,000 in any one occurrence but not more than \$25,000 in the aggregate.

The PROPERTY PLUS ENDORSEMENT is modified as follows:

A. Outdoor Property

The following is added to the end of Section I.E.:

We will pay for damage or loss to your flags, ball washers, benches, tee markers, tee signs, exterior light fixtures and weather shelters caused by or resulting from the "specified causes of loss". The most we will pay under this Extension is \$500 for any one item but not more than \$25,000 in the aggregate.

B. Additional Definitions

The following Definitions are added to Section III.C. for purposes of this Endorsement.

1. As used in this endorsement, the term "vehicle" does not include any land motor vehicle (including, but not limited to, mowers and turf maintenance equipment), tractor, or trailer owned, maintained, leased, or operated by any insured or any insured's employee while at the premises described in the Declarations.
2. "Fairway" means all ground specifically prepared and cut between the teeing area and putting green.
3. "Green" means an area of short grass, which is a functional part of a golf course for the purpose of putting a golf ball into a cup, which is strategically placed on the "Green." The "Green" does not include that portion known as fill material or subsoil.
4. "Tee Box" means the starting place for the hole to be played. It is a rectangular area two club lengths in depth, the front and the side of which are defined by the outside limits of two tee markers.
5. "Specified Causes of Loss" means the following: Fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot or civil commotion, vandalism, leakage from fire extinguishing equipment, sinkhole collapse, volcanic action, falling objects, weight of snow, ice or sleet, or water damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF COURSE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. Paragraph 2. Property Not Covered, SECTION A. COVERAGE is amended as follows:

1. Item d. is replaced by the following:

- d. Bridges, roadways, walks, patios or other paved surfaces.

But we will pay for direct physical loss of or damage to bridges designed and used exclusively for golf carts or golfers at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage under this exception is \$25,000 in any one occurrence.

2. Item h. is replaced by the following:

- h. Land (including land on which the property is located), water, growing crops, or lawns.

But we will pay for direct physical loss of or damage to any "Tee Box", "Fairway", or "Green" at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage to any one "Tee Box", "Fairway" or "Green" is \$5,000 in any one occurrence but not more than \$30,000 in the aggregate.

3. Item m. is replaced by the following:

- m. Underground pipes, flues, or drains.

But we will pay for the direct physical loss of or damage to inground landscape sprinkler systems and related equipment including any underground wiring at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage under this exception is \$25,000 in any one occurrence but not more than \$25,000 in the aggregate.

B. Paragraph 5. Coverage Extensions, SECTION A. COVERAGE is amended as follows:

CPM 0005 04 02

Page 1 of 3

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF COURSE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM PROPERTY PLUS EXTENSION

The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is modified as follows:

A. Paragraph 2. Property Not Covered, SECTION A. COVERAGE is amended as follows:

1. Item d. is replaced by the following:

- d. Bridges, roadways, walks, patios or other paved surfaces.

But we will pay for direct physical loss of or damage to bridges designed and used exclusively for golf carts or golfers at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage under this exception is \$25,000 in any one occurrence.

2. Item h. is replaced by the following:

- h. Land (including land on which the property is located), water, growing crops, or lawns.

But we will pay for direct physical loss of or damage to any "Tee Box", "Fairway", or "Green" at the premises described in the Declarations caused by or resulting from "specified causes of loss".

The most we will pay for loss or damage to any one "Tee Box", "Fairway" or "Green" is \$5,000 in any one occurrence but not more than \$30,000 in the aggregate.

3. Item m. is replaced by the following:

- m. Underground pipes, flues, or drains.

But we will pay for the direct physical loss of or damage to inground landscape sprinkler systems and related equipment including any underground wiring at the premises described in the Declarations caused by or resulting from "specified causes of loss".

CPM 0005 03 08

Page 1 of 2

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) at the described premises.

If a coinsurance percentage of 80% or more or a Value Reporting period symbol is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

Paragraph 5. Coverage Extensions is further amended as follows:

1. Item b. is replaced by the following:

b. Personal Effects and Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Personal effects owned by you, your officers, your partners or your employees. This extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension at the premises described in the Declarations is \$500 for any one item but not more than \$1,000 for any one claimant and not more than \$5,000 during the policy period shown in the Declarations. Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

2. Item c. is replaced by the following:

c. Valuable Papers and Records - Cost of Research

You may extend the insurance that applies to your Business Personal Property to apply to your cost to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist. The most we will pay under this Extension is \$15,000 at each described premises.

3. Item d. is replaced by the following:

d. Property Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, other than "stock", that is temporarily at a location you do not own, lease, or operate. This extension does not apply to covered property:

- (1) In or on a vehicle;
- (2) In the care, custody, or control of your salespersons; or
- (3) At any fair or exhibition.

The most we will pay for loss or damage under this Extension is \$20,000.

4. Item e. is replaced by the following:

The PROPERTY PLUS ENDORSEMENT is modified as follows:

A. Outdoor Property

The following is added to the end of Section I.E.:

We will pay for damage or loss to your flags, ball washers, benches, tee markers, tee signs, exterior light fixtures and weather shelters caused by or resulting from the "specified causes of loss". The most we will pay under this Extension is \$500 for any one item but not more than \$25,000 in the aggregate.

B. Additional Definitions

The following Definitions are added to Section III.C. for purposes of this Endorsement.

1. As used in this endorsement, the term "vehicle" does not include any land motor vehicle (including, but not limited to, mowers and turf maintenance equipment), tractor, or trailer owned, maintained, leased, or operated by any insured or any insured's employee while at the premises described in the Declarations.
2. "Fairway" means all ground specifically prepared and cut between the teeing area and putting green.
3. "Green" means an area of short grass, which is a functional part of a golf course for the purpose of putting a golf ball into a cup, which is strategically placed on the "Green." The "Green" does not include that portion known as fill material or subsoil.
4. "Tee Box" means the starting place for the hole to be played. It is a rectangular area two club lengths in depth, the front and the side of which are defined by the outside limits of two tee markers.
5. "Specified Causes of Loss" means the following: Fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot or civil commotion, vandalism, leakage from fire extinguishing equipment, sinkhole collapse, volcanic action, falling objects, weight of snow, ice or sleet, or water damage.

e. **Outdoor Property**

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), signs (other than signs attached to buildings), flags, ball washers, benches, tee markers, tee signs, exterior light fixtures and weather shelters caused by or resulting from the "specified causes of loss". The most we will pay under this Extension is \$500 for any one item but not more than \$25,000 in the aggregate.

You may also extend the insurance provided by this Coverage Form to apply to debris removal of trees, shrubs, and plants (other than "stock" of trees, shrubs, or plants), damaged by "specified causes of loss". The most we will pay for debris removal of trees, shrubs, or plants is \$10,000 in any one occurrence.

C. **ADDITIONAL DEFINITIONS:**

1. As used in this endorsement, the term "vehicle" does not include any land motor vehicle (including, but not limited to, mowers and turf maintenance equipment), tractor, or trailer owned, maintained, leased, or operated by any insured or any insured's employee while at the premises described in the Declarations.
2. "Fairway" means all ground specifically prepared and cut between the teeing area and putting green.
3. "Green" means an area of short grass, which is a functional part of a golf course for the purpose of putting a golf ball into a cup, which is strategically placed on the "Green." The "Green" does not include that portion known as fill material or subsoil.
4. "Tee Box" means the starting place for the hole to be played. It is a rectangular area two club lengths in depth, the front and the side of which are defined by the outside limits of two tee markers.
5. "Specified Causes of Loss" means the following: Fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot or civil commotion, vandalism, leakage from fire extinguishing equipment, sinkhole collapse, volcanic action, falling objects, weight of snow, ice or sleet, or water damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF LIMITS

This endorsement modifies certain limits of insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
PROPERTY EXTENSION ENDORSEMENT
PROPERTY PLUS EXTENSION ENDORSEMENT

SCHEDULE

Accounts Receivable		\$
Electronic Data Processing	Hardware	\$
	Software	\$
Employee Dishonesty		\$
Extra Expense		\$
Money And Securities	Inside The Premises	\$
	Outside The Premises	\$
Property Off Premises		\$
Property Of Others	Per Person	\$
	Aggregate	\$
Property Of Others Off Premises	Per Person	\$
	Aggregate	\$
Ordinance Or Law		\$
Outdoor Signs		\$
Temperature – Humidity Changes		\$
Valuable Papers And Records		\$

If a limit is provided in the schedule above, such limit will replace the limit of insurance coverage provided in the Building and Personal Property Coverage Form and any extension endorsement. If no limit is provided in the schedule above, the limit of insurance coverage shall be as set forth in the Building and Personal Property Coverage Form or any extension endorsement if such coverage is provided. The insured shall get the benefit of the highest applicable single limit of insurance coverage but limits shall not be stacked or otherwise combined.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF LIMITS

This endorsement modifies certain limits of insurance provided under the following:

Building and Personal Property Coverage Form
Property Extension Endorsement
Property Plus Extension Endorsement
Contractor's Program Extension Endorsement
Convenience Store Plus Extension
Restaurant Program Extension Endorsement
Motel Program Extension Endorsement
Lessor's Risk Program Extension Endorsement
Employee Dishonesty Coverage Form

SCHEDULE

Valuable Papers

Outdoor Property

Accounts Receivable

Electronic Data Processing

Hardware
Software

Employee Dishonesty

Signs

Money and Securities

inside the premises
outside the premises

If a limit is provided in the schedule above, such limit will replace the limit of insurance coverage provided in the Building and Personal Property Coverage Form and any extension endorsement. If no limit is provided in the schedule above, the limit of insurance coverage shall be as set forth in the Building and Personal Property Coverage Form or any extension endorsement if such coverage is provided. The insured shall get the benefit of the highest applicable single limit of insurance coverage but limits shall not be stacked or otherwise combined.

CPM 0030 04 05

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF LIMITS

This endorsement modifies certain limits of insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
PROPERTY EXTENSION ENDORSEMENT
PROPERTY PLUS EXTENSION ENDORSEMENT

SCHEDULE

Accounts Receivable		\$
Electronic Data Processing	Hardware	\$
	Software	\$
Employee Dishonesty		\$
Extra Expense		\$
Money And Securities	Inside The Premises	\$
	Outside The Premises	\$
Property Off Premises		\$
Property Of Others	Per Person	\$
	Aggregate	\$
Property Of Others Off Premises	Per Person	\$
	Aggregate	\$
Ordinance Or Law		\$
Outdoor Signs		\$
Temperature - Humidity Changes		\$
Valuable Papers And Records		\$

If a limit is provided in the schedule above, such limit will replace the limit of insurance coverage provided in the Building and Personal Property Coverage Form and any extension endorsement. If no limit is provided in the schedule above, the limit of insurance coverage shall be as set forth in the Building and Personal Property Coverage Form or any extension endorsement if such coverage is provided. The insured shall get the benefit of the highest applicable single limit of insurance coverage but limits shall not be stacked or otherwise combined.

CPM 0030 07 08

Page 1 of 1